

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION**

In re:

Larry Michael Courier
Debra Lynn Courier
Debtor(s)

Case No. 10-20251-dob

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Thomas McDonald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/28/2010.
- 2) The plan was confirmed on 04/23/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/17/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/09/2010.
- 5) The case was completed on 04/05/2015.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,560.00.
- 10) Amount of unsecured claims discharged without payment: \$130,373.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$91,649.00
Less amount refunded to debtor	\$3,659.00

NET RECEIPTS: **\$87,990.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$9,702.67
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,825.79
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$13,528.46**

Attorney fees paid and disclosed by debtor: \$6.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Discover Bank	Unsecured	14,760.78	14,557.91	14,557.91	942.96	0.00
Discover Bank	Unsecured	9,535.73	9,851.30	9,851.30	638.11	0.00
eCast Settlement Corporation NY-EFT	Unsecured	3,301.26	3,301.24	3,301.24	213.84	0.00
GM Benefits & Service Center	Unsecured	5,458.00	NA	NA	0.00	0.00
Green Tree Servicing LLC	Secured	184,717.09	185,017.09	185,017.09	0.00	0.00
Internal Revenue Service	Unsecured	0.00	1,816.16	1,816.16	117.64	0.00
Internal Revenue Service	Priority	26,482.71	41,097.52	41,097.52	41,097.52	0.00
MI Department of Treasury	Priority	8,208.00	176.00	176.00	176.00	0.00
MI Department of Treasury	Secured	NA	8,278.80	8,278.80	8,278.80	213.86
Ocwen Loan Servicing LLC	Unsecured	46,564.98	47,084.66	47,084.66	3,049.84	0.00
PIER 7	Unsecured	1,822.80	1,722.36	1,722.36	111.56	0.00
PRA Receivables Management LLC EFT	Unsecured	19,554.49	20,133.16	20,133.16	1,304.10	0.00
PRA Receivables Management LLC EFT	Unsecured	299.89	299.89	299.89	19.42	0.00
United Bay Comm Credit Union	Unsecured	11,175.39	9,819.22	9,819.22	636.02	0.00
Vanda LLC	Unsecured	8,285.03	8,790.08	8,790.08	569.37	0.00
Wells Fargo Auto Finance	Unsecured	0.00	9,536.53	9,536.53	617.72	0.00
Wells Fargo Auto Finance	Secured	24,308.46	14,015.00	14,015.00	14,015.00	964.67
Wells Fargo Auto Finance	Secured	0.00	1,050.00	1,050.00	1,050.00	14.06
Wells Fargo Bank NA	Unsecured	6,500.16	6,654.67	6,654.67	431.05	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,065.00	\$15,065.00	\$978.73
All Other Secured	\$193,295.89	\$8,278.80	\$213.86
TOTAL SECURED:	\$208,360.89	\$23,343.80	\$1,192.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$41,273.52	\$41,273.52	\$0.00
TOTAL PRIORITY:	\$41,273.52	\$41,273.52	\$0.00
GENERAL UNSECURED PAYMENTS:	\$133,567.18	\$8,651.63	\$0.00

Disbursements:		
Expenses of Administration	<u>\$13,528.46</u>	
Disbursements to Creditors	<u>\$74,461.54</u>	
TOTAL DISBURSEMENTS :		<u>\$87,990.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/04/2015

By: /s/ Thomas McDonald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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